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ATTORNEY DOCKET NO. 58628.000002**SOLE DECLARATION FOR PATENT APPLICATION**As the ~~inventor~~ named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name:

I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR PROVIDING ONLINE MANAGEMENT OF MEDICAL SAVINGS ACCOUNTS AND BENEFITS**, the specification of which

- (☐) is attached hereto.
(☒) was filed on August 21, 2001 as Application Serial Number 09/933,141 and was amended on
(☐) is an international Application, PCT Application No. , filed .

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

Prior Foreign Application(s)

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

| Country | Application Number | Date of Filing (day, month, year) | Date of Issue (day, month, year) | Priority Claimed Under 35 U.S.C. 119 |
|---------|--------------------|--------------------------------------|-------------------------------------|--|
| | | | | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | | | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | | | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Prior United States Provisional Application(s)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below

| Application Serial Number | Date of Filing (day, month, year) |
|---------------------------|--------------------------------------|
| 60/226,591 | 8/21/00 |

Prior United States Application(s)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

| Application Serial Number | Date of Filing (day, month, year) | Status - Patented, Pending, Abandoned |
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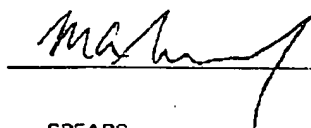
And I hereby appoint, both jointly and severally, as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Stanislaus Aksman, Registration No. 28,562; Jennifer A. Albert, Registration No. 32,012; Thomas E. Anderson, Registration No. 37,063; David E. Baker, Registration No. 42,285; Scott D. Balderston, Registration No. 35,436; Carl L. Benson, Registration No. 38,378; Brian M. Buroker, Registration No. 39,125; Christopher C. Campbell, Registration No. 37,291; Robin C. Clark, Registration No. 40,956; Patrick A. Doody, Registration No. 35,022; Kevin T. Duncan, Registration No. 41,495; Ozzie Farres, Registration No. 43,606; Nancy Flint, Registration No. 46,704; Christopher J. Forstner, Registration No. 46,049; Charles F. Hollis, Registration No. 40,650; Nancy J. Jensen, Registration No. 45,913; Herbert V. Kerner, Registration No. 42,721; Jonathan D. Link, Registration No. 41,548; Tyler Maddry, Registration No. 40,074; J. Michael Martinez, Registration No. 31,178; David H. Milligan, Registration No. 42,893; James R. Miner, Registration No. 40,444; Kerry H. Owens, Registration No. 37,412; Andrew J. Ririe, Registration No. 45,597; Stephen T. Schreiner, Registration No. 43,097; Robert M. Schulman, Registration No. 31,196; Thomas J. Scott, Jr., Registration No. 27,836; Stuart I. Smith, Registration No. 42,159; Yisun Song, Registration No. 44,487; Samson Vermont, Registration No. 42,202; and Scott F. Yarnell, Registration No. 45,245.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature
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Date
e

2/1/02

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